



USDA Rural Development West Virginia

**Fiscal Year 2005
Annual Report**

State Director's Message



Dear Friends:

I would like to take this opportunity to provide you with the West Virginia USDA Rural Development Agency Annual Report for Fiscal Year 2005. This report identifies the programs administered by the West Virginia USDA Rural Development Agency, provides important data on our agency's investment in West Virginia, shares some of our success stories, and of course provides you with complete contact information so that we can continue building our partnerships with you and all rural West Virginia communities. We have proudly served rural America for over 70 years, and our mission has remained the same throughout: *"To increase economic opportunity and improve the quality of life for all rural Americans."*

USDA Rural Development is committed to promoting rural and economic development in West Virginia. We continue to aggressively commit our resources to serve West Virginia and its rural citizens. With that commitment, our vision remains *"A rural America that is a healthy, safe, and prosperous place to live and work."*

Our staff looks forward to assisting rural West Virginians and businesses. Please do not hesitate to contact one of our local offices or give our State Office a call on the toll free line (800) 295-8228 to be put in touch with the appropriate personnel serving your area and needs. You can also find detailed information about West Virginia USDA Rural Development on the world wide web at <http://www.rurdev.usda.gov/wv>.

Sincerely,

A handwritten signature in blue ink, which appears to read "R. Steptoe".

ROBERT M. STEPTOE, III
State Director

USDA Rural Development

***Mission: To Increase Economic Opportunity
and Improve the Quality of Life for all Rural
Americans.***



***Vision: A Rural America that is a Healthy, Safe
& Prosperous Place to Live and Work.***

Secretary of Agriculture's Message



Secretary of Agriculture
Mike Johanns

On May 11, 2005, USDA Rural Development celebrated 70 years of service to America. Much has changed since 1935 when the crisis was the Depression, our mission was agricultural stabilization, and the cutting edge was rural electrification. Today, rural America is dynamic and diversified; the cutting edge is broadband and renewable energy. Our Rural Development mission is increasing economic opportunity and improving the quality of life in rural America. But from 1935 through today, one thing has remained constant: the commitment of the men and women of USDA Rural Development to the future of rural communities.

That commitment was demonstrated in dramatic form by the response of Rural Development to the unprecedented series of hurricanes that slammed into the Gulf Coast in the late summer and autumn of 2005. Hurricane Katrina -- the most destructive storm ever to hit the United States in terms of property damage, though fortunately not in loss of life -- was followed in rapid succession by Rita and Wilma. The damage was immense; the loss of life, heavy. Outside of New Orleans and Biloxi, most of the devastated areas were rural.

Secretary of Agriculture's Message (Continued)

Rural Development personnel – including many who had lost their own homes – worked around the clock to staff recovery centers and provide shelter. They worked with our Federal, State, local and nonprofit partners to repair water, telecommunications, and electrical systems. By mid November, more than 9,700 evacuees had been housed in Rural Development-funded units in 42 States. And in the months and years ahead, Rural Development will play an important role in rebuilding housing, community facilities, and infrastructure throughout the disaster area.

This is merely one example, although a dramatic one, of the vital work Rural Development is doing each and every day across rural America. Since the beginning of the Bush Administration, Rural Development has invested more than \$63 billion and created or saved more than 1.1 million jobs in rural communities. We have assisted almost a quarter of a million rural families to achieve the dream of homeownership and invested almost \$5 billion in our business programs alone.

The future holds challenges, but it also holds great promise. As you plan for the future, USDA Rural Development is here to support you and your community. We are locally based; as your neighbors, our employees are rooted in your communities and share your values and concerns, just as we have since 1935. We are proud of Rural Development's record of achievement throughout the past 70 years and we look forward to working with you to bring increased opportunities to West Virginia as we work together to build an even stronger rural America.

Under Secretary's Message



**Department of Agriculture
Under Secretary Tom Dorr**

The face of rural America continues to change, and USDA Rural Development is changing with it. No longer the “lender of last resort,” we are rural America’s investment bank, a venture capital entity that creates jobs, promotes business development, and provides community facilities and affordable housing. Our goal is to build viable and sustainable rural communities.

In each of the last five years, the Bush Administration has invested about \$13 billion in rural America. Rural Development has provided housing, water and sewer funds, hundreds of millions of dollars in business loan guarantees, telecommunications and electricity loans and grants. Public safety buildings, rescue equipment, libraries, town halls and access to broadband have all been made possible through the efforts of Rural Development.

Under Secretary's Message (Continued)

One of the biggest challenges facing our nation is the need for renewable energy. In our ongoing effort to promote development of new energy sources, USDA Rural Development in 2005 funded 154 renewable energy grants and two renewable energy loans totaling \$32.3 million. Additionally, through the Value Added Producer Grant program, Rural Development provided \$2.8 million for 30 more energy related projects.

From wood fired generating plants to wind turbines, biofuel production and anaerobic digesters, USDA Rural Development is financing new sources of renewable energy while offering farmers and ranchers a potential new source of income.

At Rural Development we are working to ensure that all Americans have access to the technological revolution sweeping the nation. Imagine that in 2005, Rural Development made a loan to an isolated area in Michigan that will provide 309 residential customers, 18 businesses and 290 gas well subscribers with telecommunications services for the first time and imagine that the isolated town of Hughes, Alaska will become an Internet “hot spot” thanks to new service funded through a Rural Development grant.

What makes all this happen are the USDA Rural Development employees. The incredible job our employees did to provide aid to the victims of Hurricanes Katrina, Rita and Wilma was amazing. Working with our Federal, State and local partners, Rural Development found housing for thousands of evacuees, staffed over 80 recovery centers, handled thousands of calls and met face to face with thousands of victims. I'm proud of the job our employees do every day. They're highly skilled, dedicated, and truly “Committed to the Future of Rural Communities.”

West Virginia USDA Rural Development

Fiscal Year 2005 Investment

Rural Utilities Programs:

Water & Sewer (30)	\$36,277,800
Broadband (1)	\$ 280,360
Technical Assistance and Training (1)	\$ 1,200,000
Emergency Comm. Water Assistance Grants (4)	\$ 141,700
Pre-Development Planning Grants (2)	\$ 26,200
Users Assisted	21,745

Rural Business Programs:

Guaranteed B&I (3)	\$12,221,000
Rural Business Opportunity Grants (1)	\$ 25,000
Intermediary Relending Program (1)	\$ 750,000
Rural Business Enterprise Grants (6)	\$ 479,000
1890s Land Grant (1)	\$ 100,000
Jobs Created	304
Jobs Saved	108
Businesses Assisted	131

Multi-Family Housing Programs:

538 Guaranteed (7)	\$ 8,375,844
Section 515 Loans (2)	\$ 960,000
Units Constructed	318
Units Rehabilitated	116

Rural Housing Programs:

502 Loans-Very Low (87)	\$ 5,910,760
502 Loans-Low (73)	\$ 5,425,780
504 Loans (177)	\$ 738,820
504 Grants (114)	\$ 479,955
Guaranteed SFH (477)	\$49,339,547
Housing Preservation Grants (4)	\$ 190,330
Leveraged Loans (62)	\$ 1,112,124
Technical & Supervisory Assistance Grants (1)	\$ 97,000

Community Facilities:

Direct Loans (4)	\$ 2,457,000
Grants (4)	\$ 229,000
Guaranteed Loans (3)	\$ 2,575,000
ARC Grants (2)	\$ 836,000
Economic Impact Initiatives Grant (1)	\$ 294,000

Rural Utilities Programs (38)	\$37,926,060
Rural Business Programs (12)	\$13,575,000
Multi-Family Housing Programs (9)	\$ 9,335,844
Rural Housing Programs (995)	\$63,294,316
Community Facilities (14)	\$ 6,391,000

**TOTAL DOLLARS INVESTED
IN WV DURING FY 2005
(1,068 loans/grants)**

\$130,522,220

WHAT WE DO

Committed to the Future of Rural Communities

How USDA Helps Rural Americans

USDA has the unique responsibility of coordinating Federal assistance to rural areas of the nation. The Rural Development mission is to help rural Americans to improve the quality of their lives.

Each year, USDA Rural Development programs create or preserve tens of thousands of rural jobs, build and update rural infrastructure and create or improve more than 60,000 units of quality rural housing. To multiply the impact of its programs, USDA Rural Development is working with State, local and Indian tribal governments, as well as private and nonprofit organizations and user-owned cooperatives. Rural Development programs are administered through USDA's network of State and local offices.

Rural Housing and Community Programs

Decent, affordable housing is indispensable to vibrant rural communities. USDA Rural Development's Housing Programs help finance new or improved housing for over 60,000 moderate-, low- and very-low income families each year. No rural community can thrive without adequate community facilities, so USDA Community Programs also help rural communities finance, construct, enlarge or improve fire stations, libraries, hospitals and medical clinics, industrial parks, and other community facilities.

WHAT WE DO (cont.)

- **USDA Rural Development offers direct and guaranteed loans to help very low- to moderate-income rural households purchase, construct, repair, or relocate homes. The Home Improvement and Repair Programs provide loans for very low-income homeowners to remove health and safety hazards and make homes accessible for people with disabilities. Elderly very low-income homeowners who cannot afford to repay a Home Improvement and Repair loan may be eligible for a grant. Through the Self-Help Program, Rural Development provides funding to technical assistance providers who work with groups of 6 to 10 families to build their own homes.**
- **Rural Rental Housing Loans finance construction of rental housing for low- and moderate-income individuals and families and cooperative housing for elderly or disabled persons. Rental Assistance enables low-income tenants to pay no more than 30 percent of their income for rent.**
- **Community Facilities Direct Loans, Loan Guarantees and Grants are used to construct, enlarge, extend, or otherwise improve community facilities providing essential services in rural areas and towns.**

WHAT WE DO (cont.)

- **Rural Utilities Programs**
- **USDA Rural Development's Rural Utilities Programs help to improve the quality of life in rural America through a variety of loan and grant programs for electric energy, telecommunications and water and waste disposal projects. Rural Utilities Programs leverage scarce Federal funds with private capital for investing in rural infrastructure, technology and development of human resources.**
- **USDA electric and telecommunications programs provide financial aid through direct and guaranteed loans and through grants for distance learning and telemedicine programs.**
- **The USDA Distance Learning and Telemedicine Program makes loans and grants to develop the Information Superhighway in rural America by providing broadband facilities to rural schools, hospitals and medical clinics.**

WHAT WE DO (cont.)

- This assistance jump-starts the development and deployment of advanced telecommunications services throughout rural America, bringing the latest information and care to rural education and health service providers.
- Rural Utilities loans and grants help develop water and waste disposal systems (including solid waste disposal and storm drainage) in rural areas and towns with a population of 10,000 or less. Grants also provide technical assistance and training, solid waste management and emergency water assistance. The Rural Utilities Programs on-site technical assistance program helps to ensure the cost-effective operation of rural water systems.

WHAT WE DO (cont.)

- **Rural Business and Cooperative Programs**
- **USDA Rural Development works in partnership with the private sector and community-based organizations to provide financial assistance and business planning. It also provides technical assistance to rural businesses and cooperatives, conducts research into rural economic issues, and provides cooperative educational materials to the public.**
- **Rural Development Business Programs help fund projects that create or preserve quality jobs and/or promote a clean rural environment. USDA financial resources are often leveraged with those of other public and private credit source lenders to meet business and credit needs in under-served areas. Recipients of these programs may include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes and private companies. Rural Development Business Programs include Business and Industry (B&I) Guaranteed Loans, B&I Direct Loans, Intermediary Relending Program Loans, Rural Business Enterprise Grants, Rural Economic Development Loans and Grants, Rural Business Opportunity Grants, and Rural Cooperative Development Grants.**

WHAT WE DO (cont.)

- **USDA's Cooperative Programs help rural residents form new cooperative businesses and improve the operations of existing cooperatives (user-owned businesses). To accomplish this, Cooperative Programs provide technical assistance to cooperatives, conducts cooperative-related research, and produce educational materials that promote public understanding of cooperatives.**
- **1890, 1862 and 1994 Land-Grant Institutions Initiative**

This initiative is a cooperative effort between USDA and historically black land-grant universities to develop income-producing projects for underdeveloped rural communities.

WHAT WE DO (cont.)

Community Development Programs

- *Creating Community in the 21st Century*
- **USDA Rural Development administers the Rural Community Development program. This effort promotes self-sustaining, long-term economic and community development in areas of pervasive poverty, unemployment, and general distress. The program works by helping distressed communities develop and implement innovative, comprehensive strategic plans, which are supported by partnerships among private, public, and nonprofit entities. This assistance is available through USDA Rural Development field offices to rural communities throughout the United States. This help includes technical assistance and support in obtaining additional financial resources and assistance in forging local and regional partnerships.**

USDA Rural Development's Community Development Programs administer three rural community empowerment efforts: Empowerment Zones/Enterprise Communities (EZ/EC), Champion Communities (CC) and the Rural Economic Area Partnership (REAP) Zones. Community Development Programs also administer the Rural Community Advancement Program (RCAP) and other supported communities.

WHAT WE DO (cont.)

- **Empowerment Zones/Enterprise Communities**
- The Empowerment Zones/Enterprise Communities (EZ/EC) Program provides economically depressed rural areas and communities with real opportunities for growth and revitalization. Its mission is to help create long-term economic and community development and assist communities in empowering themselves to improve local conditions and become self-sustaining.
- EZ/EC efforts begin at a grassroots level, where communities, in cooperation with state and local governments, work together to write strategic plans to address the economic and social problems they face. The strategic plan also identifies partnerships and ways to combine private and public resources to implement their plans.
- The EZ/EC program works by focusing community efforts on achieving four basic principles:
 - Economic opportunity;
 - Sustainable community development;
 - Community-based partnerships; and
 - A strategic vision for change.

WHAT WE DO (cont.)

Key features of the EZ/EC program include:

- **Rural EZs receive substantial flexible grant dollars to help implement their strategic plans. Rural ECs receive somewhat less for the same purpose.**
- **Rural EZs are eligible for tax credits, such as the Work Opportunity Tax Credit and Section 179 tax deductions, as well as tax-free facility bonds.**
- **Both rural EZs and ECs receive primary consideration for many other Federal and State programs.**
- **In 1994, the Round I EZ/EC designations named three rural Empowerment Zones and 30 Enterprise Communities. In 1998, five Round II rural Empowerment Zones and 20 Enterprise Communities were designated. A third round of two additional rural EZs was named in December 2001.**

WHAT WE DO (cont.)

- **Champion Communities**

- In 1999, USDA formalized the Champion Communities (CC) program by inviting all communities that submitted strategic plans for Round I and II EZ/EC designations to continue implementing their plans through a partnership agreement with USDA.

Key features of the CC program include:

- USDA Rural Development has funded more than \$431 million in development projects in Champion Communities from 1995 to 2000.
- USDA and other Federal agencies have targeted funds and other assistance to Champion Communities.
- USDA sponsors conferences to train Champion Community leaders and promote idea-sharing and networking among communities.

WHAT WE DO (cont.)

Rural Economic Area Partnership (REAP) Zones

- While poverty-related issues are the main challenge for some rural communities, many others face economic and community development issues of a very different character. Often, these challenges are due to geographic isolation, low population density, over-dependence on agriculture, population loss, out-migration, and economic distress. To address these issues, USDA advocated a pilot concept for rural revitalization and community development called Rural Economic Area Partnership Zones. Two zones in North Dakota were designated in 1995 to be the first participants in the REAP initiative. In 1999, two areas in upstate New York were added, and in 2000 an area in Vermont was designated as the fifth zone. The North Dakota zones and the Vermont zone cover multi-county areas, while the two in New York are basically single counties.
- Each REAP Zone developed a strategic plan for economic revitalization. Through grassroots efforts in strategic planning and community action, millions of dollars in State, Federal, private, and nonprofit assistance are being brought to these areas.

WHAT WE DO (cont.)

Key features of the REAP Zone program include:

- **REAP Zones follow strategic planning and benchmarking procedures similar to EZ/EC and Champion Communities.**
- **USDA provides REAP Zones with technical assistance and resources to develop and implement their strategic plans.**
- **With assistance from USDA Rural Development, REAP Zones have obtained over \$110 million in funds from Federal, State and local governments; the private sector; and nonprofit organizations.**

National Rural Development Partnership

- **The National Rural Development Partnership builds collaborations among key rural institutions, enabling them to work more effectively and efficiently. The Partnership brings together partners from local, State, Tribal, and Federal governments, and from the for-profit and nonprofit sectors, through State Rural Development Councils. Councils are operating in 40 States.**

WHAT WE DO (cont.)

Rural Community Advancement Program (RCAP)

- The 1996 Farm Bill established the Rural Community Advancement Program (RCAP). RCAP features strategic planning assistance, grants, loans, loan guarantees, and other assistance to meet the development needs of rural communities. Special emphasis is placed on the smallest communities with the lowest per capita income.

Key features of the RCAP Program include:

- USDA provides technical assistance to RCAPs in the development and implementation of their strategic plans.
- RCAPs can be assigned a higher priority in project applications for USDA Rural Development financial assistance.
- USDA Rural Development sponsors conferences to train community leaders and promote networking among communities.

Farm Bill Forum



PHOTO: (L to R) WV Department of Agriculture Commissioner Gus Douglass, U.S. Department of Agriculture Under Secretary Tom Dorr, and Farm Bill Forum moderator, Jennifer Williams of WVU Extension Service.

It may have been a little rainy and cool outside, but that did not hinder the successful turnout of the Farm Bill nationwide listening tour held in Elkins, West Virginia, on October 7. Agriculture Under Secretary For Rural Development Tom Dorr and W.Va. Department of Agriculture Commissioner Gus Douglass took a hands-on approach under the direction of Secretary of Agriculture Mike Johanns in seeking input to the 2007 Farm Bill from West Virginia's farmers, ranchers and rural residents.

Farm Bill Forum (cont.)

Approximately 175 rural residents of West Virginia attended the Farm Bill Forum and made their comments to the six topics that were identified to provide the framework for the nationwide forums. The six topics can be found at <http://www.usda.gov/farmbill>.

“The 2007 Farm Bill,” Secretary of Agriculture Mike Johanns remarked, “will affect America’s entire agricultural community, so I believe our entire agricultural community should have a say in the process. I welcome input from across the nation about what is working and what we can do to improve farm policy.”

Rural Business Programs

Success Story

Logan County Development Authority

With the assistance of a \$150,000 Rural Business Enterprise Grant from Rural Development, the Logan County Development Authority was able to purchase a building and lease it to West Virginia Aqua, LLC, providing the opportunity for a convenient processing facility.

West Virginia Aqua, LLC farm raises freshwater Arctic Char at their facilities in southern West Virginia. The area contains an abundance of clean, cold water that is ideal for growing Arctic Char. However, the nearest processing plant was located over 50 miles away near Beckley, WV.

By operating a processing facility in Logan County, WV Aqua will be able to expand its grow-out operations, eliminate excessive transportation costs, and provide additional employment opportunities in the community. The business currently supports 13 jobs. They plan to create an additional 27 jobs in the near future for this very rural area of West Virginia.

More information is available on this growing business at

www.isisarcticchar.com.



Single Family Housing Success Story

Ms. Violet Feamster who lives in Rupert, Greenbrier County, WV, became aware of the type of programs Rural Development offered and contacted the local office in Lewisburg. Her contact resulted in a property visit.

Processing of a loan/grant combination went smoothly and now Ms. Feamster has a new tin roof and new heating and air conditioning system installed into her home.



Ms. Feamster told the local office Rural Development employees that she was very happy with the assistance she received and that it has improved her quality of life.

Another Single Family Housing Success Story



Sandra J. Church came to Rural Development, after living in a rented trailer, to better her living conditions. She now owns a beautiful home in Lewisburg, Greenbrier County, that she can be proud of. It will also most likely appreciate and be her rock for a solid financial future. This loan closed in August of 2005.

Rural Development was able to help by providing a subsidized Section 502 Rural Housing loan for \$93,600 and leveraging with West Virginia Housing Development Fund (WVHDF) for \$21,000. By doing this leveraging, it made this

home affordable for Ms. Church. Our local nonprofit (Southeastern Appalachian Rural Alliance – S.A.R.A.) was also involved in this project as they were the seller on the lot and helped provide surveys.

Without Rural Development providing Section 502 funds and leveraged financing, Ms. Church would never have been able to achieve home ownership. She would most likely still be living in a rented trailer and just getting by. Rural Development and WVHDF provided an excellent mix to make this home a reality when there were no other available sources of financing to achieve this "American Dream."

WV Recognized As One of Top Ten In Utilization of Section 504 Loan Program

As a result of the dedicated efforts by our USDA Rural Development county office staff, West Virginia made 177 loans through the Section 504 Rural Housing Loan Program for a total of \$738,820 during Fiscal Year 2005. As a result, Rural Development in West Virginia was one of the top ten states in utilization of this program.

Our Cross Lanes office received an e-mail from one of the 504 participants which contained the following message:

“Thanks, both of you, for everything. I sent in my first payment and picked up a few essentials for the spiffy new bathroom. Next on the agenda is getting the house in shape after the repairs, but I have no complaints. Do you know how good it feels to turn a faucet and hot water to come out???? I know I am going to be confused with a working shower and bathtub, but it’s the kind of confusion everyone should have in their life --- no more primitive woman for this girl!!!! The dogs are also in for major grooming. The last time they had thorough baths was when I rented a room at a motel so we could all have air conditioning and hot water for 24 hours so the dogs are way overdue also. I am not sure they appreciate the coming grooming, but that is immaterial!!!!”

New Homes Through Faith-Based Organization

On Monday, October 24, 2005 USDA Rural Development officials attended an open house celebration with the Religious Coalition for Community Renewal, Inc. (RCCR). The celebration marked the completion of the first three single family housing projects outside of Charleston. RCCR was established in 1987, is located in Charleston, WV, and is supported by 33 faith-based organizations.

The event was held in Linda Vista Heights in Cross Lanes, WV. In addition to the open house for Ms. Robin Burns, the other two families also opened their homes for a tour. The financing of the three homes was a collaborate effort involving USDA Rural Development, West Virginia Housing Development Fund, and the City of Charleston/Kanawha County HOME Consortia.

Pictured to the right at the home of Robin Burns is:
Back Row (*l to r*): Sandra Hamlin, RCCR Executive Director and Adonis Smith, Contractor.
Front Row (*l to r*): Dianne Crysler (USDA RD Rural Housing Programs Director), Joe McMillion (USDA RD Manager), Robin Burns (new home owner), Helen Lewis (USDA RD Technician), Leo Lopez (USDA RD Specialist), and Howard Tyree (West Virginia Housing Development Fund).



Multi-Family Housing Through Faith-Based Organization

Sandra Hamlin, Executive Director of the nonprofit Religious Coalition for Community Renewal (RCCR) forged a partnership with Pison Development, an experienced partner and for-profit developer. This partnership led to the development of a 48 unit apartment complex for low-income people 55 and older, located on a five-acre Knoll just west of St. Albans, at 571 MacCorkle Ave., West, in Charleston, WV.



USDA Rural Development approved a Guaranteed Rural Rental Housing loan in the amount of \$1,550,000 for the construction of Knollview Village Apartments. West Virginia Housing Development Fund was the lender that provided financing for the Guaranteed loan. Total development cost was \$3,053,406.

Half of the apartments are 650-square foot one-bedroom units. The rest are 850-square foot two-bedroom units. Three one-bedroom and three two-bedroom apartments are handicapped accessible. All the apartments are handicapped-adaptable.

Multi-Family Housing Through Faith-Based Organization (Cont.)

The two-story complex has an elevator, which is essential for senior citizens. Both floors have a laundry room and large lobby which doubles as a social area. The downstairs has a community room with kitchen, and the upstairs has a computer room, exercise room and a library.

High Point Construction of Buckhannon, Upshur County, built the complex and Associated Architects of Charleston designed the complex. The pictures below were taken at Knollview Village Apartments.



Exercise Room Upstairs



Living Room



Kitchen

Hurricane Katrina Efforts Multi-Family Housing



Left Photo: (l to r) Debbie Adkins, USDA-RD; Vicki Lilly, USDA-RD; Dannell Thomassie; and David Cain, USDA-RD. **Right Photo:** Cheryl Ball, Site Manager; Dannell; and David Cain, USDA-RD

Gerald & Dannell Thomassie and their two children, Jordan and Austin, found themselves in Beckley, West Virginia, after evacuating their home and leaving everything behind due to Hurricane Katrina.

Her parents are from the area and her father still lives in Beckley. The family stayed with her father for a few days until deciding that her family needed a place of their own.

Hurricane Katrina Efforts Multi-Family Housing (cont.)

The family contacted the resident manager, Cheryl Ball, at Van Meter Heights apartments (a Section 538 Guaranteed Multi-Family Housing complex). Ms. Ball was aware of Rural Development's initiative to assist Hurricane Katrina victims and made an extra effort to help this devastated family.

After securing an apartment for them, Ms. Ball realized that they had nothing to put in the apartment. That is when the staff at the Rural Development Beckley Area Office and the Princeton local office got involved.

David Cain (Multi-Family Housing Specialist, Morgantown, WV) was in the area and had the opportunity to meet the family. After meeting Austin and hearing how he had lost his PlayStation®, David purchased one for him.

Other West Virginia Rural Development employees (Kitty Blackburn, Vicki Lilly, Norma Brackenrich, Teresa Miller, John Comerchi, Bobby Dominick, Patty Logan, Joshua Rice, Yvonna Hatcher, Janet Goins, and Wanda Martin) gathered donations of money, clothes, toys, cleaning supplies and furniture.

Kitty Blackburn and Vicki Lilly delivered the items to the appreciative family. Needless to say, the children were quite excited about their PlayStation® and the entire Thomassie family was very grateful for the assistance received in starting their new home.

Hurricane Katrina Efforts Multi-Family Housing (cont.)

We have all watched the devastation on TV, but actually meeting and talking with a family who has lost everything makes it that much more real. This was an experience that made these Rural Development employees realize how quickly one's life can change and how gratifying it feels to be able to help others.

On September 23, 2005, a group of West Virginia Rural Development employees visited Camp Dawson in Kingwood, West Virginia to interview Hurricane Katrina evacuees for housing in our Multi-Family Housing (MFH) properties. Those attending were Craig StClair, former Multi-Family Housing Program Director, Morgantown; Robin L. Coberly, MFH Specialist, Elkins; Vicki Lilly, MFH Specialist, Beckley; and Deanna DeSerio, MFH Technician, Parkersburg. The team interviewed twelve evacuees.

Working with those evacuees who requested placement in other states, Craig StClair contacted those states regarding vacancies at their properties. In fact, the state of Louisiana has referred several evacuees to West Virginia for housing. In addition, the West Virginia Rural Development website has provided assistance in the placement of many of the evacuees.

As of December 8, 2005, West Virginia has assisted with the placement of thirteen people, as well as a total of seven families in our West Virginia MFH properties. Evacuees were placed in Milton

Hurricane Katrina Efforts Multi-Family Housing (cont.)

(Cabell County), Moorefield (Hardy County), Martinsburg (Berkeley County) and Beckley (Raleigh County). Area I, Parkersburg, has placed one family; Area II, Elkins, has placed five families; and Area III, Beckley, has placed one family.

The managers, who worked diligently to place the evacuees, were honored before their peers at a recent meeting held in Charleston, West Virginia. Those honored were Jackie and Doug West, Hickory Apartments and Dun Hill Apartments; Cheryl Downing, Valley Terrace Apartments, Rhododendron Realty Management; Pam Butts, Lindsey Terrace Apartments, TM Associates Management, Inc.; Marie Palmer, Berkeley Square Apartments, TM Associates Management, Inc.; Scott Lowe, Rumsey Terrace I Apartments, Rural Housing Management Services, Inc.; and Cheryl Ball, VanMeter Heights Apartments, Encore Management.

The evacuees were placed in Section 515 and 538 properties and have been provided Rental Assistance (RA) to help pay their rent. Project-based RA has been used to assist two families, while Emergency “parked” RA was used to assist four other families. Even though the properties where these families were placed did not have full and regular RA to assist them, USDA Rural Development worked with HUD to receive HUD vouchers for one family at a Section 538 property.

Hurricane Katrina Efforts Multi-Family Housing (cont.)

Several people and agencies worked together to assist the evacuees in establishing their homes in West Virginia. The assistance provided by the Rural Development (RD) Area and Local Offices, USDA Service Center Employees, Management Companies, Site Managers, Tenants at the MFH properties, Community Action Agencies, Red Cross, Salvation Army, Churches, Synagogues, Wellness Centers, Telamon Corporation, Lions Club and the communities in which the evacuees were placed, has been astounding.

Area and Local Office Rural Development staff assisted site managers and management companies with providing waived Security Deposits and Application fees, furniture, microwaves, small kitchen appliances, towels and linens, toiletries, cleaning supplies, food, a bicycle, gift certificates, televisions, vacuum cleaners, mattress and box spring sets, supplying transportation to grocery stores and appointments, eye glasses and providing toys, clothing and shoes for the children.

The Local Office personnel who assisted were Howard Page, RD Manager, Martinsburg; Wendell Alt, RD Specialist, Romney; Ruth Ann Barron, RD Specialist, Martinsburg; Augusta Wilson, RD Technician, Martinsburg; Linda Smith, RD Technician, Romney; Roger Waugh, RD Assistant, Huntington; Bruce Martin, RD Manager, Huntington; Joe McMillion, RD Manager, Cross Lanes; David Cain, MFH Specialist, Morgantown. The Area Office personnel (Coberly, Lilly, DeSerio and Donna Wright, MFH Specialist,

Hurricane Katrina Efforts **Multi-Family Housing (cont.)**

Parkersburg), along with State Office personnel (Suzanne Burns and Dave Hurley), worked together as a team to assist with the processing of the evacuees' applications by quickly providing LOPEs (Letters of Priority Entitlements) to expedite the move-in of the evacuees.

Some of those who were placed in USDA Rural Development housing have found jobs and are starting over. In fact, some have even stated that they plan to make West Virginia their permanent home. One evacuee stated, as he looked at a picture of the MFH property in which he was to be placed, "It's beautiful, that's my home!"

Multi-Family Housing Managers of the Year



Photo 1 (l to r): Ms. Stacy Wise, site manager for Rockdale Village Apartments, Brooke County, WV was awarded Site Manager of the Year Award for an Elderly Complex. The residents of Rockdale Village rave about Ms. Wise's ability to smoothly manage the facility and make everyone feel welcome. Pictured with Stacy Wise (center) is Donna Wright, Multi-Family Housing Specialist, and Alan L. Harris, Rural Development Area Director.

Photo 2 (l to r): Mrs. Debbie Morgan, site manager for Randolph Village Apartments, Randolph County, WV was awarded Site Manager of the Year Award for a Family Complex. Pictured with Mrs. Morgan is Robin L. Coberly, Multi-Family Housing Specialist. Mrs. Coberly stated that Mrs. Morgan "was recognized because of her dedication to the complex, service to the community and her caring attitude toward each of the residents."

Multi-Family Housing Managers of the Year (Cont.)

Photo 3: Awarded the USDA Rural Development Multi-Family Housing Statewide Family and Elderly Site Manager of the Year, Phyllis Richmond is the site manager for Judith Ann Apartments in White Oak, Jumping Branch Apartments in Jumping Branch, Maxine Apartments in Crab Orchard and Kimberly Apartments in Shady Spring. Pictured with Ms. Richmond (from l to r) is Stephen Wetherbee, Rural Development Area Director, Bruce Wilson, Vice-President for RLJ Management and Noah Richmond, Regional Property Manager for RLJ Management.

This is the first time since the inception of the Manager of the Year program that one site manager has won in both family and elderly categories. According to Stephen Wetherbee, “As a result of Phyllis’s dedication, the....apartments are always well manicured, have excellent curb appeal, and they maintain a very good reputation in the community.”

Rural Utilities Programs

Success Stories

- **Area 1 – Southern Jackson County Public Service District (PSD)**

The Southern Jackson County PSD encompasses the portion of Jackson County, WV, situated south of U.S. Route 33, excluding those areas within the limits of the City of Ripley and the Evans Public Service District, and contains approximately 150 square miles.

Formed in 1975 to furnish public water service to area residents, the District presently serves approximately 1,800 users. Residents of the Grasslick, Given, New Stone Ridge, and Belgrove areas have requested public water service from the District due to the lack of quantity and substandard quality of private water sources.

Rural Development has committed a loan in the amount of \$1,137,000 and a grant in the amount of \$1,663,200 to this project. The funds will be used to extend public water service to approximately 172 rural residents within the above mentioned areas of Jackson County. The loan and grant were closed on September 23, 2005 and construction was expected to begin in early October, 2005.

Rural Utilities Programs

Success Stories (cont.)

- **Area 2 – Adrian Public Service District (PSD)**

The Adrian PSD was originally formed in 1979 to provide public water service to the residents of rural Upshur County, West Virginia. The District presently purchases an average of 5.4 million gallons of water per month from the City of Buckhannon to serve approximately 1,309 customers.

In its continuing efforts to extend public water service to outlying areas, the District applied for Rural Development funding in December of 2004 to construct the fifth phase of a multi-phase project. A loan in the amount of \$1,830,000 and a grant in the amount of \$2,235,000 were committed by Rural Development in April, 2005.

This project will extend public water service to approximately 330 rural residents in the Zion, Selbyville, Newlonton, Alexander, Helvetia, Rock Cave, and Frenchton Road areas of Upshur and Randolph Counties. Residents in the proposed service area are currently without a safe and reliable source of water. This investment illustrates yet another example of Rural Development's commitment to the future of rural communities.

Rural Utilities Programs

Success Stories (cont.)

- **Area 3 – Raleigh County Public Service District (PSD)**

The Raleigh County PSD is responsible for providing a safe and reliable source of public water for the residents of Raleigh County. The District currently distributes an average of over 17 million gallons of water per month to serve approximately 4,000 customers.

The District has proposed to expand its customer base and extend water service to an additional 309 rural residents within the area of Clear Creek. These residents are currently without a safe and reliable source of water.

Rural Development has committed a loan in the amount of \$2,310,500 to make this project a reality. The loan was closed on September 28, 2005 and construction was expected to begin in mid-October, 2005.

How To Contact Us



**State Office – Federal Building, 75 High Street, Suite 320, Morgantown, WV 26505-7500
304.284.4860 or 800.295.8228; fax 304.284.4893; TTY/TDD 304.284.4836**

**Area I Office – 425 Juliana Street, Fed. Bldg., Room 2052, P.O. Box 303, Parkersburg, WV 26101
304.420.6664; fax 304.420.6876**

**Area II Office – Randolph Center Building, 1200 Harrison Avenue, Ste. 150, Elkins, WV 26241
304.636.2158; fax 304.636.5902**

**Area III Office – 481 Ragland Road, Beckley, WV 25801
304.253.9597; fax 304.252.5809**

How To Contact Us (cont.)

**Cross Lanes Local Office – 418 Goff Mountain Road, Room 103, Cross Lanes, WV 25313
304.776.5298; fax 304.776.5326
Area III; serving Putnam, Kanawha and Boone Counties**

**Elkins Local Office – 200 Sycamore Street, Room 109, Elkins, WV 26241
304.636-6785; fax 304.636.1568
Area II; serving Randolph, Tucker, Barbour and Pendleton Counties**

**Huntington Local Office – 2631 Fifth Street Road, Huntington, WV 25701
304.697.6033; fax 304.697.4164
Area I; serving Wayne, Cabell and Lincoln Counties**

**Lewisburg Local Office – 179 Northridge Drive, Lewisburg, WV 24901
304.645.7422; fax 304.647.9627
Area III; serving Greenbrier, Pocahontas and Monroe Counties**

**Logan Local Office – 513 Dingess Street, Logan, WV 25601
304.752.8427; fax 304.752.7657
Area III; serving Logan and Mingo Counties**

How To Contact Us (cont.)

**McMechen Local Office – 1 Ball Park Drive, McMechen, WV 26040
304.242.0576; fax 304.242.7039
Area I; serving Brooke, Hancock, Marshall and Ohio Counties**

**Martinsburg Local Office – 151 Aikens Center, Suite 4, Martinsburg, WV 25401-6211
304.263.7547; fax 304.267.9172
Area II; serving Berkley, Jefferson and Morgan Counties**

**Middlebourne Local Office – 10 Pleasantview Lane, Sistersville, WV 26175
304.758.2351; fax 304.758.4303
Area I; serving Wetzel and Tyler Counties**

**Mt. Clare Local Office – Route 2, Box 204-C, Mt. Clare, WV 26408
304.624.6453; fax 304.624.5976
Area II; serving Harrison, Doddridge, Monongalia and Preston Counties**

**Parkersburg Local Office – 91 Boyles Lane, Parkersburg, WV 26104
304.422.9070; fax 304.422.9074
Area I; serving Wood, Wirt, Ritchie and Pleasants Counties**

How To Contact Us (cont.)

**Princeton Local Office – 241 Mercer Springs Road, Suite A, Princeton, WV 24740
304.487.1402; fax 304.425.0695**

**Area III; serving Mercer, Wyoming, McDowell, Raleigh and
Summers Counties**

**Ripley Local Office – 530 Freedom Road, Ripley, WV 25271
304.372.6231; fax 304.372.6856**

Area I; serving Calhoun, Jackson, Mason and Roane Counties

**Romney Local Office – 500 East Main Street, Suite E, Romney, WV 26757
304.822.3020; fax 304.822.3728**

Area II; serving Hampshire, Mineral, Hardy and Grant Counties

**Summersville Local Office – Federal Building, P.O. Box 248, Summersville, WV 26651
304.872.4966; fax 304.872.4715**

**Area III; serving Braxton, Fayette, Nicholas, Webster and
Clay Counties**

How To Contact Us (cont.)

**Weston Local Office – 24 Gateway Drive, P.O. Box 626, Weston, WV 26452
304.269.8431; fax 304.269.7583
Area II; serving Lewis, Upshur and Gilmer Counties**

**White Hall Local Office – 7009 Mountain Park Drive, White Hall, WV 26554
304.366.2921; fax 304.363.7027
Area II; serving Marion and Taylor Counties**

<http://www.rurdev.usda.gov/wv>

USDA Non-Discrimination Statement

“The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual’s income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (braille, large print, audiotope, etc.) should contact USDA’s TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, DC 20250-9410, or call (800) 759-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider, employer and lender.”